Employing personal care assistants and pensions - a change in the law

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The law on workplace pensions has changed. All employers are legally required to automatically enrol certain staff into a pension scheme and make contributions.

If you employ someone to provide care and support for you, either privately or using a personal budget, then this change in the law means that, as an employer, you may need to make pension arrangements for them.

If your care is provided by an agency, and it pays your personal assistant's national insurance contributions, the agency is the employer and you don't need to do anything.

If you employ your personal assistant directly, you will only need to automatically enrol them in a pension scheme if they meet certain criteria, which are based on their age and how much you pay them.

The Pensions Regulator has produced a leaflet for people who receive care and support explaining what they need to do, and when, to arrange pensions for people whom they employ.